

9.4. CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 31 December 2022

Form B02/TCTD-HN
(Issued under Circular No. 49/2014-TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

	Note	31/12/2022 VND million	31/12/2021 VND million
A ASSETS			
I Cash on hand and gold	4	1,897,545	1,878,293
II Balances with the State Bank	5	15,145,862	14,352,057
III Balances with and loans to other credit institutions	6	63,008,862	64,131,782
1 Balances with other credit institutions		52,456,685	55,578,817
2 Loans to other credit institutions		10,651,971	8,592,759
3 Allowance for balances with and loans to other credit institutions		(99,794)	(39,794)
IV Securities held for trading	7	1,547	3,245
1 Securities held for trading		3,881	3,881
2 Allowance for securities held for trading		(2,334)	(636)
V Derivatives and other financial assets	8	269,772	252,448
VI Loans to customers		378,575,443	357,778,608
1 Loans to customers	9	385,633,215	362,416,124
2 Allowance for loans to customers	10	(7,057,772)	(4,637,516)
VIII Investment securities		32,954,676	25,104,577
1 Available-for-sale securities	11	12,988,616	9,981,614
2 Held-to-maturity securities	12	20,063,662	15,168,829
3 Allowance for investment securities	13	(97,602)	(45,866)
IX Long-term investments	14	46,699	131,652
4 Other long-term investments		158,272	164,391
5 Allowance for diminution in the value of long-term investments		(111,573)	(32,739)
X Fixed assets		4,954,396	4,978,978
1 Tangible fixed assets	15	502,854	536,194
a Cost		1,287,149	1,318,279
b Accumulated depreciation		(784,295)	(782,085)
3 Intangible fixed assets	16	4,451,542	4,442,784
a Cost		4,772,975	4,747,199
b Accumulated amortisation		(321,433)	(304,415)
XII Other assets	17	54,049,318	37,992,688
1 Receivables		37,702,381	31,332,967
2 Accrued interest and fee receivables		15,295,742	6,132,269
4 Other assets		1,178,109	783,035
5 Allowance for other assets		(126,914)	(255,583)
TOTAL ASSETS		550,904,120	506,604,328

The accompanying notes are an integral part of these consolidated financial statements

9. FINANCIAL STATEMENTS

9.4. CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 31 December 2022 (continued)

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(Issued under Circular No. 49/2014-TT-NHNN dated 31
December 2014 of the State Bank of Vietnam)

	Note	31/12/2022 VND million	31/12/2021 VND million
B			
LIABILITIES AND OWNERS' EQUITY			
LIABILITIES			
I			
Amounts due to the Government and the State Bank of Vietnam ("SBV")	18	9,715,193	1,510,983
1		9,715,193	1,510,983
II			
Deposits and borrowings from other credit institutions	19	78,283,936	79,732,550
1		72,871,039	74,428,582
2		5,412,897	5,303,968
III			
Deposits from customers	20	361,675,593	327,196,828
V			
Borrowed and entrusted funds	21	1,615,605	4,952,170
VI			
Valuable papers issued	22	36,440,208	46,292,114
VII			
Other liabilities	23	20,269,114	11,388,018
1		9,069,320	7,687,455
2		30,233	31,026
3		11,169,561	3,669,537
TOTAL LIABILITIES		507,999,649	471,072,663
OWNERS' EQUITY			
VIII			
Capital and reserves	24	42,904,471	35,531,665
1		32,118,175	28,118,041
<i>a</i>			
<i>Share capital</i>	25	30,673,832	26,673,698
<i>c</i>			
<i>Share premium</i>		1,449,603	1,449,603
<i>d</i>			
<i>Treasury shares</i>		(5,260)	(5,260)
2		4,061,834	2,923,272
3		(606,344)	(293,665)
5		7,330,806	4,784,017
TOTAL OWNERS' EQUITY		42,904,471	35,531,665
TOTAL LIABILITIES AND OWNERS' EQUITY		550,904,120	506,604,328

The accompanying notes are an integral part of these consolidated financial statements

OFF BALANCE SHEET ITEMS

	Note	31/12/2022 VND million	31/12/2021 VND million
1	Loan guarantees	23,856	43,824
2	Foreign exchange commitments	38,872,143	44,805,879
	<i>Forward foreign currency purchase commitments</i>	6,324,654	2,743,904
	<i>Forward foreign currency sale commitments</i>	3,074,583	1,825,585
	<i>Swap commitments</i>	29,472,906	40,236,390
4	Letters of credit commitments	19,146,337	27,656,867
5	Other guarantees	16,035,382	10,097,594
7	Uncollected past-due loan interest and fees	7,070,140	4,911,523
8	Written-off bad debts	33,087,997	32,232,063
9	Other assets and documents in custody	4,156,915	4,060,764

20 March 2023

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